

Exhibit 5

Exhibit 5:
Bases for Lack of Standing in Consumer Protection Act
Claims for PHEAA's Motion to Dismiss the Consolidated
Amended Class Action Complaint¹

<u>Section V.C.3.</u>				
In the absence of an injury connected to a specific jurisdiction, Plaintiffs lack standing to bring claims under the laws of that jurisdiction.				
Count	Consumer Protection Claim	Named Plaintiff	Claims For Which Standing Is Ostensibly Alleged	Claims For Which Standing Is Not Alleged And Should Be Dismissed
15.	California	Chris Stevens Tanuja Goulet Arany Dr. Garima Gupta	TEACH, IDR, PSLF	
16.	Connecticut	Andrea Davis	PSLF	IDR, TEACH
17.	District of Columbia	Arianne Gallagher	IDR/PSLF	TEACH
18.	Florida	Michael Asby Adele S. Turnage	TEACH, IDR	PSLF
19.	Illinois	Jacquelynn Charles Megan Musser Stacey Puccini Hannah Rockwell	TEACH, IDR	PSLF
20.	Kansas	Lindsey Jones	TEACH	IDR, PSLF
21.	Maryland	Yannet Lathrop	IDR, PSLF	TEACH

¹ This chart does not reflect PHEAA's independent argument in Sections V.C.1 and V.C.2 that Plaintiffs Coleman, Gallagher, Gupta, Harig, King, Jones, Lathrop, Levis, Meckfessel, Meyer, Miller, Morris, and Webb have failed to adequately allege standing or ripeness.

Section V.C.3.

In the absence of an injury connected to a specific jurisdiction, Plaintiffs lack standing to bring claims under the laws of that jurisdiction.

Count	Consumer Protection Claim	Named Plaintiff	Claims For Which Standing Is Ostensibly Alleged	Claims For Which Standing Is Not Alleged And Should Be Dismissed
22.	Massachusetts	Maggie Webb	TEACH	IDR, PSLF
23.	Missouri	Brittany King	IDR, PSLF	TEACH
24.	New Jersey	Seniqua Johnson Amanda Leone Jamie Coleman a/k/a Jamie McFarland	IDR, PSLF	TEACH
25.	New York	Katherine Wardlow Laura Brady	TEACH, IDR	PSLF
26.	Oregon	Nichole Wolff Heather Pruess	IDR, PSLF	TEACH
27.	Pennsylvania	Adam Morris Mark Hawkins Nathan Harig Meagan Pryor	IDR, PSLF	TEACH
28.	Washington	Arielle Anderson Shon Meckfessel	IDR, PSLF	TEACH